

Gretchen E. Moore

From: Mullen, Mark <MMullen@cozen.com>
Sent: Friday, July 8, 2016 5:52 PM
To: Gretchen E. Moore
Subject: Re: Gillis
Attachments: image001.png

Gretchen, it was nice speaking with you as well. I understand that we have no Subrogation rights until Mr Gillis has been paid by State Auto. Your statement that the insured must be made whole before our Subrogation rights can be asserted is incorrect. I will be happy to send you the controlling law in Pennsylvania if you need to see it. For some reason lawyers in the Western part of the state seem to have a different understanding. We are dealing with a property claim here and the defendant has plenty of insurance and/or assets. I will be in Tuesday.

I look forward to working with you but under Pennsylvania law State Auto controls the Subrogation claim and has retained us. We will not be responsible for your fees and you have no control over the Subrogation claim.

Have a nice weekend.

Sent from my iPhone

On Jul 8, 2016, at 4:12 PM, Gretchen E. Moore <gmoore@smgglaw.com> wrote:

Dear Mark,

It was nice to meet you over the phone yesterday. As you know, David Strassburger and I recently entered this matter on behalf of the Gillis Family. We are looking forward to reviewing the policy and adjustment from State Auto and hopefully coming to terms on the first party insurance.

You made a statement yesterday about getting your (State Auto) money directly from Spectra through subrogation. I may have misunderstood your statement, but I want to be clear that our clients have the right to be made whole and we respectfully disagree that State Auto could step in and obtain any payment from Spectra on its own. State Auto cannot pursue a subrogation claim or receive payment for its own benefit from Spectra until the Gillis Family has been made whole by Spectra. And, of course, attorney fees and cost must be determined. Regardless, any meaningful discussions about settlement, subrogation, or litigation agreements are premature and we look forward to having those discussions with you at the appropriate time.

Once we receive documents from Mr. Hunter demonstrating State Auto's full adjustment offer, we will get back to you or Mr. Hunter regarding a potential resolution of that claim.

We look forward to working with you on this matter.

The hawk will never die.

Thanks,
Gretchen

Gretchen E. Moore | *Shareholder*



<image001.png>

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